

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | David M. Nagy | Social Security number or ITIN | xxx-xx-5364 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | Geraldine L. Nagy | Social Security number or ITIN | xxx-xx-0259 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 11-27028-CMB | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David M. Nagy

Geraldine L. Nagy

3/9/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
David M. Nagy
Geraldine L. Nagy
DebtorsCase No. 11-27028-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: ddoy
Form ID: 3180WPage 1 of 3
Total Noticed: 57

Date Rcvd: Mar 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2017.

db/jdb
cr
+David M. Nagy, Geraldine L. Nagy, 152 South Bryant Ave., Pittsburgh, PA 15202-3853
+United States of America, United States Department, U. S. Post Office & Courthouse,
700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956
13232346 Allegheny General Hospital, c/o Collection Service Center, P.O. Box 560,
New Kensington, PA 15068-0560
13232347 +Allegheny General Hospital, c/o Collection Service Center, 839 5th Avenue, P.O. Box 560,
Pittsburgh, PA 15230-0560
13276300 +BANK OF AMERICA, N.A., PO Box 660933, Dallas, TX 75266-0933
13232350 +Bank of America, Professional Recovery Services, P.O. Box 1880, Voorhees, NJ 08043-7880
13232349 Bank of America, P.O. Box 15026, PA 19686
13232352 +Bellevue Cardiology, P.O. Box 28, Washington, PA 15301-0028
13232353 +Borough of Bellevue, 537 Bayne Avenue, Pittsburgh, PA 15202-3120
13298659 +Borough of Bellevue, % Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,
Pittsburgh, PA 15219-6107
13232354 +Capital One, c/o Midland Funding LLC, 425 Eagle Rock Avenue, Suite 403,
Roseland, NJ 07068-1717
13263202 +Capital One, N.A., c/o Creditors Bankruptcy Services, P.O. Box 740933,
Dallas, TX 75374-0933
13232357 +Caring Hands Pediatrics, P.O. Box 644252, Pittsburgh, PA 15264-4252
13237580 +Citizens Auto Finance, 480 Jefferson Blvd, RJE 135, Warwick RI 02886-1359
13232361 +Citizens Automobile Finance Inc., P.O. Box 42113, Providence, RI 02940-2113
13232362 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
13232363 Commonwealth of PA, Department of Revenue, Bureau of Individual Taxes, Department 280432,
Harrisburg, PA 17128-0432
13232365 Discover Card, c/o Weltman Weinberg & Reis LPA, 436 Seventh Ave., 1400 Koppers Building,
Pittsburgh, PA 15219
13232368 Greentree, 500 Landmark Towers, Saint Paul, MN 55102
13232369 Household Bank, c/o Phillips and Cohen Associates, Mail Stop 180 1002, Justison Street,
Wilmington, DE 19801
13260577 +JP Morgan Chase Bank N.A., Chase Auto Finance, 201 N. Central Ave, AZ1-1191,
Phoenix, AZ 85004-1071
13232370 +Kohl's, c/o Progressive Financial Services, Box 22083, Tempe, AZ 85285-2083
13249567 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
13232372 +Neighborhood Home Med Equipment, P.O. Box 7777, Philadelphia, PA 19175-0001
13376634 Northgate SD/Bellevue Boro, c/o PAMS Dept W-83, 336 Delaware Ave, Oakmont PA 15139-2138
13377935 Northgate School District, c/o PAMS Dept L, 336 Delaware Ave, Oakmont PA 15139-2138
13232373 +Nudelman Nudelman and Ziering, 425 Eagle Rock Avenue, Roseland, NJ 07068-1787
13232374 +PA Municipal Service, 336 Delaware Ave., Dept. U 826, Oakmont, PA 15139-2138
13239125 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
13232377 +PNC Bank, 2730 Liberty Ave., Pittsburgh, PA 15222-4747
13232378 +Quest Diagnostics, P.O. Box 64378, Baltimore, MD 21264-4378
13232364 +U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
(address filed with court: Direct Loans, P.O. Box 7202, Utica, NY 13504)
14025094 U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184,
Harrisburg, PA 17106-9184
13232379 +UPMC Mercy, P.O. Box 382059, Pittsburgh, PA 15250-0001
13232380 +UPMC Physician Services, c/o Credit Management Co., 681 Andersen Drive, Foster Plaza 6,
Pittsburgh, PA 15220-2766
13232381 +UPMC Physician Services, c/o NCO Financial Systems Inc., 100 Fleet Street, 3rd Floor,
Pittsburgh, PA 15220-2928
13232382 +UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980
13321977 US Department of Education, Direct Loan Servicing Center, PO BOX 5609,
Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 10 2017 01:36:45 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
cr +EDI: OPHSUBSID.COM Mar 10 2017 01:28:00 Candica LLC, c/o Weinstein & Riley, PS,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
cr +E-mail/Text: bankruptcy.bnc@ditech.com Mar 10 2017 01:36:26 Ditech Financial LLC,
PO BOX 6154, RAPID CITY, SD 57709-6154
13237038 EDI: BANKAMER2.COM Mar 10 2017 01:28:00 FIA CARD SERVICES, N.A., PO Box 15102,
Wilmington, DE 19886-5102
13232351 +EDI: BANKAMER.COM Mar 10 2017 01:28:00 Bank of America, P.O. Box 15026,
Wilmington, DE 19850-5026
13232348 +EDI: BANKAMER.COM Mar 10 2017 01:28:00 Bank of America, 450 American Street,
Simi Valley, CA 93065-6285
13298154 +EDI: OPHSUBSID.COM Mar 10 2017 01:28:00 Candica, LLC, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
13232356 +EDI: CAPITALONE.COM Mar 10 2017 01:28:00 Capital One, P.O. Box 30281,
Salt Lake City, UT 84130-0281

District/off: 0315-2

User: ddoy
Form ID: 3180W

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Total Noticed: 57

Date Rcvd: Mar 09, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13264483 EDI: CAPITALONE.COM Mar 10 2017 01:28:00 Capital One Bank (USA), N.A. by American InfoSourc,
PO Box 71083, Charlotte, NC 28272-1083
13232358 +EDI: CAUT.COM Mar 10 2017 01:28:00 Chase Auto Finance, P.O. Box 5210,
New Hyde Park, NY 11042-5210
13232359 +EDI: CAUT.COM Mar 10 2017 01:28:00 Chase Auto Finance, P.O. Box 901076,
Fort Worth, TX 76101-2076
13232360 +EDI: CHASE.COM Mar 10 2017 01:28:00 Chase Bank, c/o Ability Recovery Services,
P.O. Box 15298, Wilmington, DE 19850-5298
13232364 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Mar 10 2017 01:37:13 Duquesne Light Company,
c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower,
Pittsburgh, PA 15219-1908
13232366 +EDI: RMSC.COM Mar 10 2017 01:28:00 GEMB/Lowe's, P.O. Box 981400, El Paso, TX 79998-1400
13232367 +EDI: RMSC.COM Mar 10 2017 01:28:00 GEMB/Old Navy, P.O. Box 981400,
El Paso, TX 79998-1400
13259819 E-mail/Text: bankruptcy.bnc@ditech.com Mar 10 2017 01:36:26 Green Tree Servicing LLC,
PO Box 6154, Rapid City, SD 57709-6154
13259820 E-mail/Text: bankruptcy.bnc@ditech.com Mar 10 2017 01:36:26 Green Tree Servicing LLC,
PO Box 0049, Palatine, IL 60055-0049
13232371 +EDI: MID8.COM Mar 10 2017 01:28:00 Midland Credit Management, 8875 Aero Drive,
San Diego, CA 92123-2255
13239411 EDI: PRA.COM Mar 10 2017 01:28:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr Bank of America, N.A.
cr Borough of Bellevue
cr Duquesne Light Company
cr Green Tree Consumer Discount Company
13302440* +Candica, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
13232355* +Capital One, c/o Midland Funding LLC, 425 Eagle Rock Avenue, Suite 403,
Roseland, NJ 07068-1717
13263203* +Capital One N.A., c/o Creditors Bankruptcy Services, P.O. Box 740933,
Dallas, TX 75374-0933
13232375* +PA Municipal Service, 336 Delaware Ave., Dept. U 826, Oakmont, PA 15139-2138
13232376* +PA Municipal Service, 336 Delaware Ave., Dept. U 826, Oakmont, PA 15139-2138
TOTALS: 5, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Bank of America, N.A. bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of Bellevue jhunt@grblaw.com,
cnoroski@grblaw.com
Lauren M. Lamb on behalf of Joint Debtor Geraldine L. Nagy
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;leslie.nebel@steidl-steinberg.com;dam
brose@steidl-steinberg.com;cgoga@steidl-steinberg.com
Lauren M. Lamb on behalf of Debtor David M. Nagy
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;leslie.nebel@steidl-steinberg.com;dam
brose@steidl-steinberg.com;cgoga@steidl-steinberg.com

District/off: 0315-2

User: ddoy
Form ID: 3180W

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Total Noticed: 57

Date Rcvd: Mar 09, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Mary F. Kennedy on behalf of Creditor Green Tree Consumer Discount Company
mary@javardianlaw.com, tami@javardianlaw.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Paul E. Skirtich on behalf of Creditor United States of America, United States Department of
Education Paul.Skirtich@usdoj.gov,
Patricia.Fitzgerald@usdoj.gov;Deborah.Verrilla@usdoj.gov;megan.farrell@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court
rive.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
William E. Miller on behalf of Creditor Bank of America, N.A. wmiller@sterneisenberg.com,
bkecf@sterneisenberg.com

TOTAL: 11